

DECLARATION AND POWER OF ATTORNEY
FOR A PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as
stated below next to my name.

I believe I am the original, first and sole inventor of the
subject matter which is claimed and for which a patent is sought
on the invention entitled ONLINE METHOD FOR BINDING AUTOMATIC
TYPE REINSURANCE, as described and claimed in the specification
which is filed herewith.

I hereby state that I have reviewed and understand the
contents of the above-identified application, including the
claims, as amended by any amendment specifically referred to in
the oath or declaration.

I acknowledge the duty to disclose to the Patent and
Trademark Office all information which is known to me to be
material to the patentability of this application as defined in
Title 37, Code of Federal Regulations, Sec. 1.56.


I hereby appoint Kent R. Erickson, Reg. No. 36,793; Mark L.
Kleypas, Reg. No. 43,720; Gerald M. Kraai, Reg. No. 34,854;
Malcolm A. Litman, Reg. No. 19,579; and Marcia J. Rodgers, Reg.
No. 33,765 all members of the bar of the State of Missouri, whose
postal address is Shughart Thomson & Kilroy, P.C., Twelve

Wyandotte Plaza, 120 West 12th Street, Kansas City, Missouri
64105, telephone (816) 421-3355; and Cecilia Lofters, Reg. No.
33,434, whose postal address is GE Capital Corporation, 260 Long
Ridge Road, Stamford, Connecticut 06927, telephone (203) 357-
4547, as my attorneys, with full power of substitution, to
prosecute this application, to make alterations and amendments
therein, to receive the patent, and to transact all business in
the Patent Office connected therewith in my behalf.

I hereby declare that all statements made herein of my own
knowledge are true and that all statements made on information
and belief are believed to be true; and further, that these
statements were made with the knowledge that willful false
statements and the like so made are punishable by fine or
imprisonment, or both, under Section 1001 of Title 18 of the
United States Code and that such willful false statements may
jeopardize the validity of the application or any patent issued
thereon.

Date:

7/20/01


Mitchell D. Luedtke

Residence: 10628 West 148th Street, Overland Park, Kansas
66221

Post Office
Address: 10628 West 148th Street, Overland Park, Kansas
66221

Citizenship: United States of America